WEST Search History

DATE: Thursday, July 10, 2003

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(OP=OR L6	(atm or (automatic\$ adj teller\$ adj machine\$) or (financ\$ with transaction)) and (vicinity or adjacent or proximity) and camera and @pd<=19971127 SPT; THES=ASSIGNEE; PLUR=YES; OP=OR	. 1	L6
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End of Result Set

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L6: Entry 1 of 1

File: TDBD

Print

Sep 1, 1989

TDB-ACC-NO: NA8909113

DISCLOSURE TITLE: Manipulation Sensor

PUBLICATION-DATA:

IBM Technical Disclosure Bulletin, September 1989, US

VOLUME NUMBER: 32 ISSUE NUMBER: 4A PAGE NUMBER: 113

PUBLICATION-DATE: September 1, 1989 (19890901)

CROSS REFERENCE: 0018-8689-32-4A-113

DISCLOSURE TEXT:

- The sensor described in this article detects manipulations on recording monitoring cameras, producing a signal that is electrically evaluated. - The optoelectronic sensor used for this purpose is installed adjacent to the front lens of a monitoring camera. If the objective is shaded by being covered or sprayed, an electrical signal is produced. The described sensor may be used, for example, in an aitomatic teller machine with a built-in monitoring camera which records transactions on the teller machine. If the recording objective is shaded, the electrical signal produced in response blocks any transactions of the teller machine, in particular cash transactions.

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L5: Entry 1 of 4

File: USPT

Mar 14, 2000

US-PAT-NO: 6038553

DOCUMENT-IDENTIFIER: US 6038553 A

TITLE: Self service method of and system for cashing checks

DATE-ISSUED: March 14, 2000

INVENTOR-INFORMATION:

NAME

CITY

STATE

ZIP CODE

Print

COUNTRY

Hyde, Jr.; Thomas A.

Dallas TX

ASSIGNEE-INFORMATION:

NAME

CITY STATE ZIP CODE COUNTRY TYPE CODE

Dallas TX

02

APPL-NO: 08/ 933413 [PALM]
DATE FILED: September 19, 1997

Affiliated Computer Services, Inc.

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/45; 705/43, 235/379, 382/137, 382/138, 382/139, 382/140 US-CL-CURRENT: 705/45; 235/379, 382/137, 382/138, 382/139, 382/140, 705/43

FIELD-OF-SEARCH: 705/1, 705/30, 705/35, 705/40, 705/45, 705/39, 235/380, 235/379, 235/375, 236/379, 364/400, 902/3, 902/5

PRIOR-ART-DISCLOSED:

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Search Selected

Search ALL

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FOREIGN-PAT-NO PUBN-DATE COUNTRY US-CL 9835298 February 1998 WO

ART-UNIT: 275

PRIMARY-EXAMINER: Stamber; Eric W.

ASSISTANT-EXAMINER: Campa; John

ATTY-AGENT-FIRM: Hammond; Herbert J.

ABSTRACT:

An automated self service method of and system for cashing checks, typically without human intervention. The system includes a check cashing database that contains customer records for registered customers. A plurality of administration modules are provided with which individuals may register themselves and their checks and communicate with customer service representatives. A check cashing server communicates with the check cashing transaction modules. The check cashing requests from the check cashing transaction modules. The check cashing server processes check requests by comparing information in the request with criteria derived from the check cashing database. If the check request satisfies the criteria, the check cashing server, without human action or intervention, instructs the check cashing transaction module to dispense cash to the customer.

24 Claims, 11 Drawing figures

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L5: Entry 1 of 4

File: USPT

Mar 14, 2000

DOCUMENT-IDENTIFIER: US 6038553 A

TITLE: Self service method of and system for cashing checks

Application Filing Date (1): 19970919

Brief Summary Text (12):

The system includes a plurality of administration modules with which individuals may register themselves and their checks and communicate with customer service representatives. Preferably, the administration modules are implemented in free standing administration terminals. Each administration module includes a display for displaying information and prompts to a user, and user input devices, including a keypad and/or touch screen and a digital scanner, for receiving information from the user. Each administration module also includes a video or digital camera for capturing an image of the user and for use in video call switching. A telephone is provided for enabling the user to speak to a customer service representative. A printer is provided for printing registration forms, check cashing member identification number information, transaction records, and the like.

Brief Summary Text (14):

The system includes a plurality of check cashing transaction modules with which registered customers may cash registered checks. The check cashing transaction modules are preferably implemented in free standing check cashing modules separate from the administration modules. Each check cashing transaction module includes a display for displaying information and prompts to a customer, and user input devices, including a keypad and/or touch screen, for receiving information from the customer. Each check cashing transaction module also includes a video or digital camera for capturing an image of the customer. The check cashing transaction module includes a check receiver that holds the check during processing. The check receiver includes a check scanner and a MICR reader. The check cashing transaction module includes optical character recognition (OCR) software. The check cashing transaction module includes a cash and coin dispenser. A printer is provided for transaction receipts and the like.

Detailed Description Text (6):

The system includes a plurality of transaction modules. Transaction modules are preferably implemented in transaction terminals 23 of the type illustrated with respect to FIG. 3. Preferably, transaction modules 23 are implemented in terminals that are separate from the terminals of administration modules 13, although both could be implemented in the same physical piece of equipment. Typically, the terminal of administration terminals 13 and transaction terminals 23 would be located near each other, but physical proximity is not required, and the number of transaction terminals 23 supported by system 11 does not need to be the same as the number of administration terminals 13.

Detailed Description Text (7):

As will be described in detail hereinafter, the actual check cashing transactions according to the present invention are performed through transaction modules 23. Transaction modules 23 communicate with check cashing server 19. In the preferred embodiment, transaction modules 23 are implemented in modified automatic teller machines (ATMs) and in an architecture of the type described in copending application Ser. No. 08/934,446, filed Sep. 19, 1997. In the preferred embodiment, image data is communicated from each transaction module 23 directly to check cashing server 19 directly through FTP interfaces and character data is communicated back and forth between transaction modules 23 and transaction server 19 via frame relay

connections through a l k system 25.

Detailed Description Text (10):

Referring now to FIG. 2, there is shown a block diagram of a administration module 13 according to the present invention. Administration module 13 includes a microprocessor controller 29 that runs a suitable operating system and appropriate device drivers, as well as administration software that will be described in detail hereinafter. The user interface to administration module 29 includes a touch screen display 31 and a keypad 33. In the manner well known to those skilled in the art, menus and selection choices are presented to the user on display screen 31 and user inputs selections and other data are received by controller 29 by touch screen and/or keypad entry. Administration module 13 includes a video or digital camera 35 for capturing an image of a customer using administration module 13. A telephone 37 is provided for enabling a customer to have a fully interactive voice and video conversation with a customer service representative.

<u>Detailed Description Text</u> (12):

Referring now to FIG. 3, there is shown a transaction module 23. Transaction module 23 is similar to administration module 13 in that it includes a microprocessor controller 43, a touch screen display 45, a keypad 47, a video or digital camera 49, and a printer 51. Additionally, transaction module 23 includes a check receptable that includes a combination OCR capable check scanner/MICR 53. The check receptable is adapted to hold the check during the transaction and to scan and perform OCR on both sides of the check and read the MICR line of the check. If the check is cashed during the transaction, the check receptable deposits the check into a vault (not shown). If the check is not cashed, the check receptable returns the check to the customer. If the check is cashed, transaction module 23 dispenses the amount of the check, less a service charge, to the customer with the cash/coin dispenser 55. Transaction module 23 prints receipts and other transaction records with printer 51.

Current US Cross Reference Classification (6): 705/43

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L5	: Entry 2 o	f 4	File:	USPT		Jan 4, 2000
	AT-NO: 60120 MENT-IDENTI	048 FIER: US 6012048 A		//		
TITL paym	E: Automated ent	d banking system for	dispensing	meney o	rders, wire t	ransfer and bill
DATE	-ISSUED: Jar	nuary 4, 2000				
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NAME Capi APPL DATE INT-0 US-CI US-CI FIELI 705/382/3	Tal Security -NO: 08/ 866 FILED: May CL: [06] G0 L-ISSUED: L-CURRENY D-OF-SY CH: 43, 70 45,	y Systems, Inc. [PALM] [30, 1997 [F 17/60 [5/39; 109/24.1, 235/205/39; 109/24.1, 235/205/379, 235/380, 36, 109/24.1, 194/206 [DSED:	Chicago IL /379, 705/43 5/379, 705/4 5/34, 705/35 82/112, 382/	, 705/44 3, 705/4 , 705/39 119, 382	9, 705/40, 705	02 6/41, 705/42,
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	PAT-NO 3648020	ISSUE-DATE March 1972	PATENTEE- Tateisi e		US-C 705/	
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ART-UNIT: 271

PRIMARY-EXAMINER: Tkacs; Stephen R.

ATTY-AGENT-FIRM: Fletcher, Even, Tabin & Flannery

ABSTRACT:

An automated banking system for wire transfer of funds is provided with a machine where the user has a card to identify the user as being qualified to use the banking system. The user must know and be provided with the transferee's bank number and the transferee's account number. Preferably, the user knows the routing number and the user inputs the routing number at the machine which is preferably an ATM machine that accepts and dispenses cash. The user may pay for the wire transfer at the machine by cash, a credit card, debit card, smart card or a withdrawal from the user's account. The machine has card readers and means for writing down on a card the amount paid therefrom for this wire transaction. The user is assured by the verification that the wire transfer is to the proper receiving account.

19 Claims, 88 Drawing figures

WEST Search Histo.

DATE: Thursday, July 10, 2003

Set Name Ouery side by side	Hit Count	Set Name result set
DB=PGPB,JPAB,EPAB,DWPI,TDBD; THES=ASSIGNEE; PLUR=YES; OP=OR		
(atm or (automatic\$ adj teller\$ adj machine)) and ((different or multiple or many) adj2 (merchant\$ or bank\$ or retail\$)) and @pd<=19971127	11	L8
DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR		
1 CONVER LT> (L6 and 12)	71	L7
(atm or (automatic\$ adj teller\$ adj machine)) and ((different or multiple or many) adj2 (merchant\$ or bank\$ or retail\$)) and @ad<=19971127	232	L6
L5 L2 and ((different or multiple or many) adj2 (merchant\$ or bank\$ or retail\$))	233	L5
L3 and ((different or multiple or many) adj2 (merchant\$ or bank\$ or retail\$))	71	L4
L3 L2 and l1	394	L3
L2 ((235/379 235/380)! CCLS.)	2805	L2
(atm or (automatic\$ adj teller\$ adj machine)) and (merchant or bank or retail) and @ad<=19971127	2544	L1

END OF SEARCH HISTORY

	_}	Terms	1)	Documents
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<u>Display Form</u>	<u>at: - </u>	Change Format

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Generate Collection

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Search Results - Record(s) 11 through 11 of 11 returned.

11. Document ID: EP 510798 A2 DE 69204202 E EP 510798 A3 EP 510798 B1 US

5330316 A

L8: Entry 11 of 11

File: DWPI

Oct 28, 1992

\DERWENT-ACC-NO: 1992-359008

DERWENT-WEEK: 199244

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TITLE: Sheet handle for bank statement in ATM - uses reeder to stack individual statement sheets and then air of endless belts to move stack to deliver stack to exit

Full Title Citation Front Review Classification Date Reference Sequences Attachments

Draw Desc Clip Img Image

KWIC

Generate Collection

Print

Terms	Documents
(atm or (automatic\$ adj teller\$ adj machine)) and ((different or	
multiple or many) adj2 (merchant\$ or bank\$ or retail\$)) and	11
@pd<=19971127	

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CLASS 382 IMAGE ANALYSIS

100	APPLICATIONS
101	. Mail processing
102	ZIP code
103	. Target tracking or detecting
104	. Vehicle or traffic control (e.g., auto, bus, or train)
105	License plate
106	. Range or distance measuring
107	. Motion or velocity measuring
108	. Surface texture or roughness measuring
109	. Seismic or geological sample measuring
110	. Animal, plant, or food inspection
111	. Textiles or clothing
112	 Document or print quality inspection (e.g., newspaper, photographs, etc.)
113	. Reading maps, graphs, drawings, or schematics
114	. Reading aids for the visually impaired
115	. Personnel identification (e.g., biometrics)
116	Using a combination of features (e.g., signature and fingerprint)
117	Using a characteristic of the eye
118	Using a facial characteristic
119	Using a signature
120	Sensing pressure together with speed or acceleration
121	Sensing pressure only
122	Sensing speed or acceleration only
123	Sensing geometrical properties
124	Using a fingerprint
125	Extracting minutia such as ridge endings and bifurcations
126	With a guiding mechanism for positioning finger
127	With a prism
128	. Biomedical applications
129	DNA or RNA pattern reading
130	Producing difference image (e.g., angiography)
131	Tomography (e.g., CAT scanner)
132	X-ray film analysis (e.g., radiography)
133	Cell analysis, classification, or counting
134	Blood cells
135	. Reading paper currency
136	. Reading coins
137	. Reading bank checks (e.g., documents bearing E- 13B type characters)
138	Reading monetary amount
139	Reading MICR data

140	Including a ptical imager or reader
141	. Manufacturing or product inspection
142	Bottle inspection
143	Inspection of packaged consumer goods
144	Mask inspection (e.g., semiconductor photomask)
145	Inspection of semiconductor device or printed circuit board ,
146	Measuring external leads
147	Inspecting printed circuit boards
148	At plural magnifications or resolutions
149	Fault or defect detection
150	Faulty soldering
151	Alignment, registration, or position determination
152	Tool, workpiece, or mechanical component inspection
153	. Robotics
154	. 3-D or stereo imaging analysis
155	LEARNING SYSTEMS
156	. Neural networks
157	Network learning techniques (e.g., back propagation)
158	Network structures
159	 Trainable classifiers or pattern recognizers (e.g., adaline, perceptron)
160	Generating a standard by statistical analysis
161	Alphanumerics
162	COLOR IMAGE PROCESSING
163	 Drop-out color in image (i.e., color to be removed)
164	. Image segmentation using color
165	. Pattern recognition or classification using color
166	. Compression of color images
167	. Color correction
168	HISTOGRAM PROCESSING
169	 With a gray-level transformation (e.g., uniform density transformation)
170	. With pattem recognition or classification
171	. For segmenting an image
172	. For setting a threshold
173	IMAGE SEGMENTATION
174	 Using projections (i.e., shadow or profile of characters)
175	. Separating document regions using preprinted guides or markings
176	. Distinguishing text from other regions
177	. Segmenting individual characters or words
178	Separating touching or overlapping characters
179	Segmenting hand-printed characters
180	. Region labeling (e.g., page description language)

181	PATTERN RECURITION
182	. Limited to specially coded, human-readable characters
183	Characters formed entirely of parallel bars (e.g., CMC-7)
184	With separate timing or alignment marks
185	. Ideographic characters (e.g., Japanese or Chinese)
186	. Unconstrained handwriting (e.g., cursive)
187	. On-line recognition of handwritten characters
188	Writing on ordinary surface (i.e., electronics are in pen)
189	With a display
190	. Feature extraction
191	Multispectral features (e.g., frequency, phase)
192	Feature counting
193	Counting intersections of scanning lines with pattern
194	Counting individual pixels or pixel patterns
195	Local or regional features
196	Slice codes
197	 Directional codes and vectors (e.g., Freeman chains, compasslike codes)
198	Extracted from alphanumeric characters
199	Pattern boundary and edge measurements
200	Measurements made on alphanumeric characters
201	 Point features (e.g., spatial coordinate descriptors)
202	Linear stroke analysis (e.g., limited to straight lines)
203	Shape and form analysis
204	Topological properties (e.g., number of holes in a pattern, connectivity, etc.)
205	 Local neighborhood operations (e.g., 3x3 kernel, window, or matrix operator)
206	Global features (e.g., measurements on image as a whole, such as area, projections, etc.)
207	Waveform analysis
208	With a tapped delay line
209	 Template matching (e.g., specific devices that determine the best match)
210	Spatial filtering (e.g., holography)
211	With electrically controlled light modulator or filter
212	Nonholographic optical mask or transparency
213	 Using both positive and negative masks or transparencies
214	With a display
215	 Using dynamic programming or elastic templates (e.g., warping)
216	At multiple image orientations or positions
217	Electronic template

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218	Comparator
219	Determining both similarities and differences
220	Calculating weighted similarity or difference
	(e.g., don`t-care areas)
221	Counting difference pixels
222	Using an Exclusive-OR gate
223	Resistor matrix
224	. Classification
225	Cluster analysis
226	Sequential decision process (e.g., decision tree structure)
227	With a multilevel classifier
228	Statistical decision process
229	 Context analysis or word recognition (e.g., character string)
230	Trigrams or digrams
231	Checking spelling for recognition
232	IMAGE COMPRESSION OR CODING
233	. Including details of decompression
234	. Parallel coding architecture
235	. Substantial processing of image in compressed form
236	 Interframe coding (e.g., difference or motion detection)
237	. Gray level to binary coding
238	. Predictive coding
239	 Adaptive coding (i.e., changes based upon history, activity, busyness, etc.)
240	. Pyramid, hierarchy, or tree structure
241	. Polygonal approximation
242	. Contour or chain coding (e.g., Bezier)
243	. Shape, icon, or feature-based compression
244	. Lossless compression
245	Run-length coding
246	Huffman or variable-length coding
247	Arithmetic coding
248	. Transform coding
249	Fractal
250	Discrete cosine or sine transform
251	. Quantization
252	Error diffusion or dispersion
253	Vector quantization
254	IMAGE ENHANCEMENT OR RESTORATION
255	. Focus measuring or adjusting (e.g., deblurring)
256	. Object boundary expansion or contraction
257	Dilation or erosion (e.g., opening or closing)
258	Line thinning or thickening
259	Skeletonizing
260	. Image filter
261	Adaptive filter
262	Median filter